

How to Apply for New Card:

Individuals who satisfy the eligibility criteria as laid down can apply for PNB Credit Card. Application form can be downloaded from Bank's Credit Card Website www.pnbcards.in or may be obtained from any of the Bank's Branch.

Eligibility Criteria for Issuance of PNB Credit Card

The applicant should meet the following laid down criteria:

i) Age Criteria: The applicant should be between the age of 21 years and up to 70 years. For add-on cards – minimum age will be 18 years. In case of application against FD, minimum age is 18 years and there is no ceiling on the upper age limit for primary as well as add-on cards.

ii) Educational Qualification: Applicant should be literate to be eligible for PNB Credit Cards. (All variants)

iii) Independent Financial Means: The applicant should have independent financial means and the proof of income has to be enclosed with the application. Primary Credit Card will not be issued to persons / students with no independent financial means. However, add-on cards can be issued to them but the liability for such add-on cards will be solely of the principal / primary cardholder. This will not be applicable in case of Credit Card against Term deposit/FDR as the Card will be secured by way of lien marking on term deposit/FDR.

iv) Minimum Annual Income: Cards are issued basis on minimum Net Annual income or Net monthly Salary as per Salary Slip or amount Credited in customer's Account with documentary evidence in form of ITR/Salary Slips.

v) Income Criteria

(Amt. in Rs.)				
Profession	For Classic VISA & RuPay Platinum	For VISA Gold	For VISA Platinum, RuPay Select & PNB RuPay Millennial	For VISA Signature
Salaried/Business /Self-employed / Professional	2,50,000	3,50,000	5,00,000	7,50,000

➤ **Income criteria for Credit Card issuance to employees of co-branding entity – M/s Patanjali Ayurved Ltd (PAL) under co-branded arrangement**

- (a) Minimum required net monthly income criteria may be reduced upto Rs. 10,000/- (i.e., net annual income of Rs. 1,20,000/- through salary) and may be considered for sanctioning of Credit Cards.
- (b) Limit sanctioned for such cases will be equal to one month net income credited in their Bank account (where monthly income of customer is less than Rs. 20834/-).
- (c) For other cases (where net monthly income is above Rs. 20834/-), Credit Card limit will be sanctioned as per guidelines applicable for general public and subject to maximum limit arrived under Risk Underwriting Model.

vi) PAN Card & e-mail ID: The applicant should have valid PAN card and should submit copy of the same with the application. Email-id is mandatory for issuance of Credit Card in all cases.

vii) Proof of Address: The applicant should have a valid KYC document where his/her complete address is mentioned and submit the same along with the Credit Card application.

Documents to be Submitted:

1. **Application Form**
2. **Proof of present / correspondence / permanent residence and Proof of Identity:** Any of the latest Official valid documents (OVD), as per KYC guidelines of bank.
3. **Proof of Income:** Any of the following latest document.

<u>PNB CUSTOMERS: SALARIED/ PENSIONERS</u>	
Salary/pension credited in account with PNB	Salary/pension not credited in PNB Account
If net monthly salary/pension is credited in PNB account for at least last 3 months and amount being credited should not be less than the defined minimum required income for issuance of Credit Card per month then <u>no income proof is required</u> .	(a) Latest IT return/Form 16 (b) Statement of Account (SOA) of at least 3 months of his/her salary/pension account. <u>Note:</u> Form 16 will be applicable for cases with income upto Annual income of Rs. 5.00 Lakh only. Above Rs. 5.00 Lakh, ITR will be applicable.

<u>PNB CUSTOMERS: SALARIED/ PENSIONERS</u>
(a) Latest IT return duly acknowledged by IT Deptt. (b) Statement of Account (SOA)* of at least 3 months of his/her account where income is credited. (*SOA not mandatory if customer is having account with PNB where regular income is credited)

<u>NON-PNB CUSTOMERS</u>	
<u>For Salaried/ Pensioners</u>	<u>For Other than Salaried/ Pensioners</u>
(a) Latest IT return Deptt/Form-16 (b) Statement of Account (SOA) of at least 3 months of his/her salary/pension account. <u>Note:</u> Form 16 will be applicable for cases with income upto Annual income of Rs. 5.00 Lakh only. Above Rs. 5.00 Lakh, ITR will be applicable.	(a) Latest IT return duly acknowledged by IT Deptt for last 2 years. (b) Statement of Account (SOA) of at least 3 months of his/her account where income is credited.

4. Copy of PAN Card

5. Photograph

Channels for Applying PNB Credit Card

- 1. Through PNB Branch**
- 2. Do It Yourself (DIY) link available on Bank's Website – www.pnbindia.in, www.pnbcards.in)**
- 3. Internet Banking**
- 4. PNB One Mobile Application**
- 5. Missed Call:** Give a missed at 1800-180-5555.
- 6. Scan following QR Code:**

